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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/608,851	06/30/2000	Kimberly Ellmore	P/2167-177	1978

7590 01/15/2004

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EXAMINER

NGUYEN, MINH DIEU T

ART UNIT

PAPER NUMBER

2137

DATE MAILED: 01/15/2004

6

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/608,851	ELLMORE, KIMBERLY
	Examiner	Art Unit
	Minh Dieu Nguyen	2137

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on ____.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-34 is/are pending in the application.
 - 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) Claim(s) ____ is/are allowed.
- 6) Claim(s) 1-34 is/are rejected.
- 7) Claim(s) ____ is/are objected to.
- 8) Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on ____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. §§ 119 and 120

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some *
 - c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. ____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.
- 13) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
 - a) The translation of the foreign language provisional application has been received.
- 14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) ____.
- 4) Interview Summary (PTO-413) Paper No(s). ____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: ____.

DETAILED ACTION

Claims 1-34 are pending.

Claim Rejections - 35 USC § 102

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

1. Claims 21-25 and 27-28 are rejected under 35 U.S.C. 102(e) as being anticipated by Starr, US Patent 6,606,606.

a) As to claim 21, Starr discloses a method for controlling access to a financial services comprising the step of:

- receiving a request from a user to sign up to the financial services (col. 10, lines 12-16)
- determining if the user is a customer having at least one financial account (col. 10, lines 16-20)
- allowing the user to create a user identification and password regardless of whether the user is a customer (col. 10, lines 20-30)
- if the user is a customer:

prompting user for authentication information, receiving the authentication information from the user, displaying a summary of at least one financial account to the user (col. 10, lines 30-51)

- b) As to claim 22, Starr discloses the step of prompting user to select which of the plurality of financial accounts the user desires to access online, receiving the user's selection of financial accounts and providing the user with access to only the selected financial accounts (col. 2, lines 57-63).
- c) As to claim 23, Starr discloses that after signing on process to the system, user could access to variety of financial applications: payroll services, retirement plan services, healthcare services, etc. and the access level to each of the financial accounts is also determined (Figure 4 and col. 7, lines 21-56).
- d) As to claim 24, Starr discloses the plurality of financial accounts reside on separate systems, the step of providing the user with the requested access further comprises providing the user with access to the separate systems (Figure 1, element 18).
- e) As to claim 25, Starr discloses the step of providing the user with summary information with respect to the plurality of financial accounts (Figure 5, Flash report element).
- f) As to claims 27 and 28, Starr discloses the user represents a business, as well as an individual (col. 1, lines 24-26).

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-7 and 14-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Clark et al., US Patent 5,710,889 in view of Lee et al., US Patent 5,742,683.

a) As to claim 1, Clark discloses an electronic delivery system that seamlessly interlinks many existing access services to provide comprehensive financial transaction services from single or multiple customer locations. The method for accessing multiple financial accounts, according to Clark, comprises the steps of:

- receiving a request from a user to access the plurality of financial accounts (Abstract, lines 5-10)
- prompting user for user identification and receiving user identification from user (Figure 3)
- prompting user for password and receiving password from user (Figure 3)

Clark fails to disclose the step of prompting user for ownership verification information related to at least one of the plurality of financial accounts.

Lee discloses a system and method of managing multiple users of an open metering system. Lee teaches another password is required to access service mode

from normal mode (Figure 5 and Figure 7). It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the step of obtaining another piece of information from user besides the normal verification for further information accessing, as Lee teaches, in the system of Clark so as to provide a more secure access to information and a convenient, single signon procedure for accessing financial information.

- b) As to claims 2-5 and 15-16, Clark discloses that after signing on process to the system, user could access to variety of business applications (Figure 15): cash management, securities, investment portfolio, etc. Accessing different features of the system is controlled by an entitlement subsystem (Figure 1, element 16; col. 5, lines 13-20). The access control application can set user profiles, restricted passwords, and overall system configuration parameters (col. 25, line 64 – col. 26, line 6).
- c) As to claim 6, Clark discloses the plurality of financial accounts reside on separate systems, the step of providing the user with the requested access further comprises providing the user with access to the separate systems (Figure 1, elements 14(1)-14(n)).
- d) As to claim 7, Clark discloses the step of providing the user with summary information with respect to the plurality of financial accounts (Figure 28).

e) As to claims 14 and 18-19, Clark discloses the step of prompting user to select which of the plurality of financial accounts the user desires to access online, receiving the user's selection of financial accounts and providing the user with access to only the selected financial accounts (Figure 14, 15, 18, 19).

f) As to claim 17, Clark discloses a variety of business applications (Figure 15).

g) As to claim 20, Clark discloses the step of displaying the plurality of financial accounts to the user in response to the user identification received from the user (Figure 14, step of preparing menu and icons depending on configuration parameters).

4. Claims 8-9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Clark et al., US Patent 5,710,889 in view of Lee et al., US Patent 5,742,683 as applied to claims 1-7 above, and further in view of Starr, US Patent 6,606,606.

Clark and Lee teach the claimed subject matters except for creating and establishing a user identification and password online.

Starr discloses the step of prompting the user to create and establish a user identification and password online (Figure 5, col. 10, lines 13-30).

It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the step of creating and establishing a user identification and

password online, as Starr teaches, in the system of Clark and Lee, so as to provide a timely access to information.

5. Claims 10-13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Clark et al., US Patent 5,710,889 in view of Lee et al., US Patent 5,742,683 as applied to claims 1-7, and further in view of Moy, US Patent 5,425,102.

Clark and Lee fail to disclose the step of prompting user to create original answers to challenge questions and the step of prompting user to create cue questions that providing the user with a cue as to the user's password.

Moy discloses a computer security apparatus simplified the administration of passwords by providing user with password hints if the user fails to recall the password (col. 4, line 65 – col. 5, line 53).

It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the use of password hints, as Moy teaches, in the system of Clark and Lee to enable users to use password protection without the fear that the password will not be recalled.

6. Claim 26 is rejected under 35 U.S.C. 103(a) as being unpatentable over Starr, US Patent 6,606,606 in view of Moy, US Patent 5,425,102.

Starr fails to disclose the step of prompting user to create original answers to challenge questions and the step of prompting user to create cue questions that providing the user with a cue as to the user's password.

Moy discloses a computer security apparatus simplified the administration of passwords by providing user with password hints if the user fails to recall the password (col. 4, line 65 – col. 5, line 53).

It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the use of password hints, as Moy teaches, in the system of Starr, to enable users to use password protection without the fear that the password will not be recalled.

7. Claims 29-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Starr, US Patent 6,606,606 in view of Lee et al., US Patent 5,742,683.

a) As to claim 29, Starr discloses a system and method for performing integrated financial transaction. The method for accessing multiple financial accounts, according to Starr, comprises the steps of:

- receiving a request from a user to access the plurality of financial accounts (Abstract)
- prompting user for user identification and receiving user identification from user (Figure 3)
- prompting user for password and receiving password from user (Figure 3)

Starr fails to disclose the step of prompting user for ownership verification information related to at least one of the plurality of financial accounts.

Lee discloses a system and method of managing multiple users of an open metering system. Lee teaches another password is required to access service mode from normal mode (Figure 5 and Figure 7). It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the step of obtaining another piece of information from user besides the normal verification for further information accessing, as Lee teaches, in the system of Starr so as to provide a more secure access to information and a convenient, single signon procedure for accessing financial information.

- b) As to claim 30, Starr discloses a system comprising at least a second financial system coupled to the application server (Figure 1, element 18), at least one financial system and second financial system requiring different ownership verification information (Figure 4), the application server requesting and receiving from the user the most stringent ownership verification information (col. 7, lines 5-50).
- c) As to claim 31, Starr discloses a system comprising a database coupled to the application server, the database containing the ownership verification information for the at least one financial system and the second financial system (Figure 1, element 16).
- d) As to claims 32-34, Starr discloses a system further comprising a firewall coupled between the network and the interface, between the interface server and the

application server and the network is the Internet (col. 4, line 49 – col. 7, line 4; Figure 1 and 2).

Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

a) Technique for Centrally Tracking Transactions in an Electronic Billing System, Ganesan et al., US Patent 6,334,116.

b) Integrated Full Service Consumer Banking System and System and Method for Opening An Account, Weiss et al., US Patent 5,866,889.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Minh Dieu Nguyen whose telephone number is 703-305-9727. The examiner can normally be reached on M-F 8:00-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Greg Morse can be reached on 703-308-4789.

The fax phone numbers for the organization where this application or proceeding is assigned are:

703-746-7238	for After-Final communications
703-872-9306	for Official communications
703-746-5661	for Non-Official/Draft communications

Art Unit: 2137

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.


GREGORY MORSE
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

Minh Dieu Nguyen
Examiner
Art Unit 2132

MDN

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1/12/04